

In re:  
Michael L Torrence, Sr.  
Nicole S Torrence  
Debtors

Case No. 19-17154-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 06, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street, Philadelphia, PA 19151-3805
14421454	Aqua Pennsylvania, P.O. Box 70279, Philadelphia, PA 19176-0279
14421455	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
14421456	+ Bresler Richmond Dental Center, 6801 Ridge Avenue, Philadelphia, PA 19128-2446
14421460	+ Central Financial Control, Po Box 66044, Anaheim, CA 92816-6044
14421462	Crozer Chester Medical Center, File 2170, 1801 W Olympic Blvd, Pasadena, CA 91199-2170
14421463	+ Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268
14421464	+ ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14421465	+ Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14434037	+ Forge Credit Union, c/o M. Jacqueline Larkin, Esq., OHagan Meyer, Two Logan Square, 100 N. 18th Street, Suite 700 Philadelphia, PA 19103-2765
14421468	Hayt, Hayt & Landau, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003
14421477	PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
14450350	+ Pennsylvania Housing Finance Agency, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14421484	Philadelphia Traffic Court, 800 Spring Garden Street, PO Box 56301, Philadelphia, PA 19130-6301
14421486	+ Pressman & Doyle, LLC., 712 West MacDade Boulevard, Milmont Park, PA 19033-3512

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 07 2024 00:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 07 2024 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14421461	Email/Text: megan.harper@phila.gov	Dec 07 2024 00:56:00	City of Philadelphia - Law Dept., One Parkway Bldg., 1515 Arch Street, 14th Fl, Philadelphia, PA 19107
14482355	Email/Text: megan.harper@phila.gov	Dec 07 2024 00:56:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14421457	+ Email/Text: caineweiner@ebn.phinsolutions.com	Dec 07 2024 00:55:48	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14421458	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 07 2024 00:48:30	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14421459	+ Email/Text: bankruptcy@cavps.com	Dec 07 2024 00:56:00	Cavalry Investments, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2321
14428694	+ Email/PDF: ebn_ais@aisinfo.com		

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		Dec 07 2024 00:30:55	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14421466	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Dec 07 2024 00:31:04	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14421469	+ Email/Text: Bankruptcy@ICSystem.com		
		Dec 07 2024 00:55:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14453425	Email/Text: JCAP_BNC_Notices@jcap.com		
		Dec 07 2024 00:56:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14421470	Email/Text: JCAP_BNC_Notices@jcap.com		
		Dec 07 2024 00:56:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14421471	Email/Text: bk@lendmarkfinancial.com		
		Dec 07 2024 00:55:00	Lendmark Financial Services, 2118 Usher St, Covington, GA 30014
14429430	Email/Text: bk@lendmarkfinancial.com		
		Dec 07 2024 00:55:00	Lendmark Financial Services LLC, 2118 Usher St NW, COVINGTON, GA 30014
14429749	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 07 2024 00:29:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14421472	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 07 2024 00:48:36	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14421474	^ MEBN		
		Dec 07 2024 00:08:45	MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14421473	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 07 2024 00:56:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14442510	+ Email/Text: ecfbankruptcy@progleasing.com		
		Dec 07 2024 00:56:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14421475	+ Email/PDF: cbp@omf.com		
		Dec 07 2024 00:29:57	ONEMAIN, P.O. Box 3251, Evansville, IN 47731-3251
14421476	+ Email/Text: blegal@phfa.org		
		Dec 07 2024 00:56:00	PA Housing Finance Agency, Po Box 8029, Harrisburg, PA 17105-8029
14421478	+ Email/Text: bankruptcygroup@peco-energy.com		
		Dec 07 2024 00:55:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14421481	^ MEBN		
		Dec 07 2024 00:08:55	PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14421485	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 07 2024 00:48:06	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14443678	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 07 2024 01:09:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14454053	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 07 2024 00:29:29	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14421479	Email/Text: bankruptcies@penncredit.com		
		Dec 07 2024 00:55:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
14421480	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 07 2024 00:56:00	Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
14456593	+ Email/Text: blegal@phfa.org		
		Dec 07 2024 00:56:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14452395	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Dec 07 2024 00:56:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14421487	+ Email/Text: rachael@forgecu.org		
		Dec 07 2024 00:56:00	Pstc Employee Fcu, 1402 Bywood Ave, Upper Darby, PA 19082-3720

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14421488	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 07 2024 00:29:53	Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14435399	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 07 2024 00:56:00	Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
14421489	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 07 2024 00:56:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14421490	+ Email/Text: bankruptcy@sw-credit.com	Dec 07 2024 00:56:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14429424	+ Email/PDF: ebn_ais@aisinfo.com	Dec 07 2024 00:29:32	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14421491	^ MEBN	Dec 07 2024 00:08:39	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
14421492	+ Email/Text: dbogucki@trumark.org	Dec 07 2024 00:56:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14421495	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 07 2024 00:55:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14421494	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 07 2024 00:55:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14421496	Email/Text: megan.harper@phila.gov	Dec 07 2024 00:56:00	Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663
14421497	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 07 2024 00:30:53	Wells Fargo Bank, N.A., P.O. Box 6995, Portland, OR 97228-6995

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14454655	*+	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14421467	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14421482	*+	PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14421483	*+	PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14421493	*+	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Michael L Torrence Sr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MARY JACQUELINE LARKIN	on behalf of Creditor Forge Credit Union mjlarlin@vaughanmclean.com gkerns@vaughanmclean.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Michael L Torrence Sr.	)	Case No. 19-17154-pmm
	)	
Nicole S Torrence	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 6, 2024

For The Court

Timothy B. McGrath  
Clerk of Court